

Customer Declaration and Agreement for Securities Services

1. I have received and read a copy of the Risk Disclosure Statements and understand and agree with its contents. I confirm that the Risk Disclosure Statements were provided to me in a language of my own choice (English or Chinese) and I was invited to read the Risk Disclosure Statements, to ask questions and take independent advice if I wish.
2. I represent and warrant that in respect of securities transactions, unless Dah Sing Bank, Limited (the "Bank") has been notified otherwise by me in writing, I am acting as principal and am the person ultimately responsible for originating instructions in relation to all such securities transactions and am the person who stands to gain the commercial and economic benefit and bear the commercial and economic risks of such securities transactions. I undertake that if I am not such a person in relation to any securities transaction, I will not request the Bank to accept such an instruction unless I have provided the full name, address and contact details of the relevant persons to the Bank.
3. I confirm that I am not: (a) a U.S. Person within the meaning of Section 7701(a)(30) and the regulations thereunder of the United States Internal Revenue Code of 1986 (as amended) or Rule 902(k) of Regulation S of the United States Securities Law, or (b) a U.S. owned foreign entity, as defined in Sections 1471(d)(3) and 1473(2) and the regulations thereunder of the United States Internal Revenue Code of 1986 (as amended). I also confirm that I am not acting as agent on behalf of any U.S. Person or any U.S. owned foreign entity. I undertake to immediately notify the Bank should I become or am deemed to be a U.S. Person or a U.S. owned foreign entity at any future time.
4. I have received and read a copy of the Information on Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (which includes a section describing the key risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect) (the "Document") and understand and agree with its contents. I confirm that the Document was provided to me in a language of my own choice (English or Chinese) and I was invited to read the Document, to ask questions and take independent advice if I wish. I hereby expressly consent to the Bank acting in the manner referred to in the Document and hereby waive all and any claims, demands, actions and proceedings which I may now or in the future have against the Bank by reason of the Bank acting in such manner. I shall observe and comply with all laws, rules and regulations applicable to trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect including those as described in the Document.
5. In connection with the Real-time Snapshot Stock Quote Service to be provided to me, I agree that the Specific Terms for Stock Quote Service in the "Master Terms and Conditions" / "Master Terms and Conditions for VIP Banking" and the Bank Service Charges of the Bank (including without limitation, the imposition of additional charge in the event that the free quotes / alert is exceeded) will apply. I have also received and read a copy of the Disclaimer from MegaHub Limited and understand and agree with its content. I confirm that the said Disclaimer was provided to me in a language of my own choice (English or Chinese) and I was invited to read the said Disclaimer, to ask

questions and take independent advice if I wish. By utilizing the Real-time Snapshot Stock Quote Service, I confirm my understanding and acceptance of such Specific Terms, Bank Service Charges and Disclaimer as referred to in this paragraph (each as may be amended from time to time).

6. (Applicable to the applicant of the (i) Stock Order Status e-Alert, (ii) e-Corporate Action Service, (iii) Power Trade Securities available on Securities Trading App+, (iv) Hong Kong Stocks Investment Savings Plan and/or (v) DSB eIPO Services (each the "Service") only) In connection with the Service which may be provided to me by the Bank, I have received and read a copy/copies of the corresponding terms and conditions (if applicable) as follows:-

- (i) Stock Order Status e-Alert Service Terms and Conditions;
- (ii) Terms and Conditions for e-Corporate Action Service (Applicable to Securities Account e-Advice Only);
- (iii) Terms and Conditions on the use of Power Screener and Power Tracker;
- (iv) Specific Terms for Stocks Investment Savings Plan; and/or
- (v) Dah Sing Bank eIPO Services Terms & Conditions,

(each as the "**Separate Terms**").

In connection with the Service for which I am applying or will apply, I understand and agree to the contents of the corresponding Separate Terms. I confirm that the aforesaid Separate Terms were provided to me in a language of my own choice (English or Chinese) and I was invited to read such Separate Terms, to ask questions and take independent advice if I wish. By utilizing the Service, I confirm my understanding and acceptance of the applicable Separate Terms as referred to in this paragraph (each as may be amended from time to time).

7. (Applicable to the applicant who opts out from Stock Order Status e-Alert only) I am aware of and understand the risks involved in not registering Stock Order Status e-Alert Service.
8. Regarding the information on the Order Execution Policy of Dah Sing Bank, Limited

"Information on the Order Execution Policy of Dah Sing Bank, Limited" is now available in the Bank's website (in "Important Notices" under "About Us") to provide and disclose to clients of the Bank general information on the Bank's approach to, and our policy on, best execution of the financial products regulated under the Securities and Futures Ordinance ("SFO") which the Bank deals with as a registered institution in our conduct of SFO regulated activities. Before placing trade order with or through the Bank, I represent and warrant that I will have read the contents of the document as referred to in this paragraph (as may be amended from time to time).

9. I have also received, read and understood the Terms and Conditions for Buy/Sell Order, Terms and Conditions for Stop Loss Order and Terms and Conditions for the Security Authentication Service on Dah Sing Mobile Securities Trading App+ / US Securities Trading App (collectively as the "T&C") and agree to their relevant contents and to be bound by the relevant terms and conditions (each as may be amended from time to time). I confirm that the T&C were provided to me in a language of my own choice (English or Chinese) and I was invited to read the T&C, to ask questions and take independent advice if I wish.

Customer Declaration and Agreement for Investment Services

(i) I/We have received and read a copy of the Risk Disclosure Statements and understand and agree with its contents (as may be amended from time to time). I/We confirm that the Risk Disclosure Statements was provided to me/us in a language of my/our own choice (English or Chinese) and I/we was/were invited to read the Risk Disclosure Statements, to ask questions and take independent advice if I/we wish.

(ii) I/We represent and warrant that in respect of investment transactions, unless the Bank has been notified otherwise by me/us in writing, I am/we are acting as principal and am/are the person ultimately responsible for originating instructions in relation to all such investment transactions and am/are the person who stands to gain the commercial and economic benefit and benefit the commercial and economic risks of such investment transactions. I/We undertake that if I am/we are not such a person in relation to any investment transaction, I/we will not request the Bank to accept such an instruction unless I/we have provided the full name, address and contact details of the relevant persons to the Bank.

The following are applicable to Investment Services only:

(iii) (Applicable to Investment Fund Account only)

I/We agree that all distributions, dividends or other entitlements which may be declared or paid by the fund(s) will be paid in the base currency of the fund(s) and will be reinvested automatically in further units of the same fund(s) unless I/we inform the Bank otherwise in writing. In the event, if such distributions, dividend or other entitlements are less than the relevant funds' minimum requirement, they will be reinvested automatically in such further units. I/We understand and agree that the Bank may refuse to accept my/our request for cash distributions without giving any reason.

(iv) (Applicable to Asset-Linked Deposits and Structured Deposits only)

I/We acknowledge that I/we have read the risks warning and understand the risks involved in making an asset-linked deposit or structured deposit. I/We accept that it is my/our duty and responsibility to decide whether or not to make an asset-linked deposit or structured deposit and whether or not to take professional advice.

I/We will read and fully understand the related offering document (including all the risk disclosure statements contained in it) and agree to accept the related terms and conditions set out in the offering document before making an asset-linked deposit or structured deposit.

I/We agree that all references to “Structured Deposits” herein shall refer to “Asset-Linked Deposits” (including but not limited to Currency-Linked Premium Deposit, Currency-Linked Principal Guaranteed Deposit, Equity-Linked Deposit, Callable Target Deposit and Interest Rate Linked Deposit); and all documents referred to herein (including but not limited to the “Master Terms and Conditions” of the Bank / “Master Terms and Conditions for VIP Banking Services” of the Bank (including but not limited to the Specific Terms for Asset-Linked Deposits contained therein)), and such other documents from time to time provided by the Bank (including but not limited to the relevant offering document (including all the risk disclosure statements contained in it)), which are applicable to asset-linked deposits shall also be applicable to structured deposits.

I/We acknowledge that I/we have received and understand that Asset-Linked Deposits or Structured Deposits are not equivalent to time deposit and should not be regarded as a substitute for time deposit. Asset-Linked Deposits or Structured Deposits are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.

(v) (Applicable to Bonds/Notes/ELI Account only)

I/We apply to open a Bonds/Notes/ELI Account, which is a Securities Account referred to in the Master Terms and Conditions, in my/our name and agree to be bound by the Master Terms and Conditions.

I/We understand and accept that neither the Issuer, the Guarantor, the Arranger, the Placing Agent of the bonds/notes/equity-linked investments purchased by me/us nor any of its or their affiliates accepts any responsibility for the provision of bank services and custody services by the Bank or for any consequences of, or arising from the use of the bank account and Bonds/Notes/ELI Account or custody services of the Bank.

I/We agree that none of the Bank, or the Arranger, Placing Agent, Guarantor and Issuer of the bonds/notes/equity-linked investments purchased by me/us, and their respective directors, officers, agents, nominees and affiliates will be liable to any persons in any way for any loss which may be suffered as a result of the sale by the Bank of my/our bonds/notes/equity-linked investments in accordance with the terms and conditions of the operation of my/our bank account and Bonds/Notes/ELI Account with the Bank.

I/We confirm that my/our decision to subscribe for the bonds/notes/equity-linked investments is based on my/our own judgment, I/we have not received any assurances from the Bank concerning the expected net return on the bonds/notes/equity-linked investments, and I/we am/are fully aware of the nature of the bonds/notes/equity-linked investments subscribed and the risks associated with the bonds/notes/equity-linked investments. Neither the Bank nor the Issuer of the bonds/notes/equity-linked investments has provided me/us with any tax or legal advice in relation to my/our investment in the related investment. I/We understand the extent of the risk of loss to which I am/we are exposed as a result of my/our investment in the related investments and the extent to which such risk is appropriate for me/us in light of my/our financial sophistication, circumstances and objectives.

(vi) (Applicable to Currency Switching only)

I/We acknowledge that I/we have read the product features, risks disclosure statements and other contents as set out in the relevant document for Currency Switching which has been provided and explained to me/us in a language of my/our choice. I/We have been invited to read them, to ask questions and take independent advice as I/we wish. I/We confirm that I/we have read and understand such documents, the risks involved in Currency Switching

and consequences. I/We accept that it is my/our duty and responsibility to decide whether or not to use Currency Switching and I/we agree to bear the relevant risks and consequences.

I/We agree that the Master Terms and Conditions including the Specific Terms for Call and Time Deposits or the Specific Terms for Asset-Linked Deposits (as the case may be) and the Specific Terms for Foreign Exchange Forward Contracts apply to Currency Switching.

I/We acknowledge that I/we have received notice and understand that deposits subject to any foreign exchange forward contract under Currency Switching are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

Subject to the Bank's absolute discretion to accept, I/we acknowledge that I/we may, prior to the maturity date of a fixed deposit, a principal guaranteed deposit or deposit with callable fixed term (in the case of deposit with callable fixed term, such a request or offer may only be made after the last redemption day of the Bank), request or offer to the Bank by way of an instruction to enter into one or more foreign exchange forward contract(s) with the same maturity date as the relevant deposit:

- (a) in relation to a deposit, sell to the Bank an amount being (in the case of a fixed deposit) the amount of the principal and interest, or (in the case of a principal guaranteed deposit or deposit with callable fixed term) the guaranteed portion of the principal, of the relevant deposit which I/we will receive on the maturity date in exchange for an amount in another currency at a forward exchange rate (the "contract amount") so that the Bank's obligations under that deposit shall be replaced by a new obligation to deliver the contract amount on the maturity date; and-
- (b) in relation to each foreign exchange forward contract that I/we have already contracted with the Bank, sell to the Bank the contract amount under the preceding foreign exchange forward contract in exchange for an amount in another currency at a forward exchange rate so that the Bank's obligations under the preceding foreign exchange forward contract shall be replaced by a new obligation to deliver the amount agreed to be delivered under the new foreign exchange forward contract.

I/We understand and agree that unless I/we shall have by way of an instruction (made on or before the maturity date) specified a maturity disposal instruction for the amount payable to me/us, such amount will be deposited in the respective currency(ies) into such account under my/our name as the Bank deems fit.

I/We understand and agree that the relevant deposit (whether fixed deposit, principal guaranteed deposit or deposit with callable fixed term) is subject to a fixed charge in favour of the Bank pursuant to the Master Terms and Conditions.

I/We understand and agree that foreign exchange forward contracts and deposits subject to Currency Switching should be held until maturity. Under exceptional circumstances and subject to the sole discretion and consent of the Bank, a fixed deposit, principal guaranteed deposit or deposit with callable fixed term subject to Currency Switching may be withdrawn and the related foreign exchange forward contract(s) be terminated before its maturity/settlement date in which event, I/we will be required to pay such fees, charges, penalties, cost and expenses as may be required by the Bank.

I/We acknowledge that the Bank would act as principal in relation to transactions under Currency Switching and that the Bank and/or any of its subsidiaries and affiliates would benefit from the origination and distribution of Currency Switching.

(vii) (Applicable to Investment Services mentioned in (iii) to (vi) above only)

I/We hereby confirm that I/we am/are not: (a) a U.S. Person within the meaning of Section 7701(a)(30) and the regulations thereunder of the United States Internal Revenue Code of 1986 (as amended) or Rule 902(k) of Regulation S of the United States Securities Law, or (b) a U.S. owned foreign entity, as defined in Sections 1471(d)(3) and 1473(2) and the regulations thereunder of the United States Internal Revenue Code of 1986 (as amended). I/We also confirm that I/we am/are not acting as agent on behalf of any U.S. Person or any U.S. owned foreign entity. I/We undertake to immediately notify you should I/we (in case of joint account holders, any one of us) become or am/are deemed to be a U.S. Person or a U.S. owned foreign entity at any future time.

Regarding the information on the Order Execution Policy of Dah Sing Bank, Limited

“Information on the Order Execution Policy of Dah Sing Bank, Limited” is now available in the Bank’s website (in “Important Notices” under “About Us”) to provide and disclose to clients of the Bank general information on the Bank’s approach to, and our policy on, best execution of the financial products regulated under the SFO which the Bank deals with as a registered institution in our conduct of SFO regulated activities. Before placing trade order with or through the Bank, I represent and warrant that I will have read the contents of the document as referred to in this paragraph (as may be amended from time to time).